

# For Your Benefit

State of Michigan Retired Employees

Spring 2004

*This issue provides a variety of timely information related to your health care benefits and your health care needs.*

## *Hospitals added to PPO network*

We are pleased to announce that the Blues' PPO hospital network has grown. Holland Community Hospital and HealthSource Saginaw Hospital both joined the PPO network on April 1, 2004.

Holland Community Hospital is a 193-bed general short-term acute-care hospital located in Holland, and HealthSource Saginaw Hospital is a 65-bed hospital in Saginaw specializing in rehabilitation and psychiatric care services.

## *Inside this issue:*

Your aching head: Should you see a doctor?

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For BCN members only: BCN now covers select over-the-counter drugs



Blue Cross  
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## Your aching head: Should you see a doctor?

An estimated 45 million Americans experience chronic headaches, according to the Federal Consumers Information Center. For at least half of these people, the problem is severe and sometimes disabling. It can also be costly: headache sufferers make over 8 million visits a year to doctors' offices.

The National Institute of Health describes three general types of headaches:

	Migraine	Tension	Cluster
<b>Characteristics</b>	Throbbing pain, often preceded by an aura; more prevalent in women	Steady ache	Severe, coming in groups over weeks or months; mainly attack men
<b>Pain in</b>	One or both sides of head	Both sides of head	One side of head, often centering around one eye
<b>Severity</b>	Mild, moderate or severe	Mild or moderate	Very severe
<b>Other symptoms</b>	May experience sensitivity to light, sound, and odors; nausea; vomiting; diarrhea; visual disturbances; fever, chills, aching, sweats	No	Nasal congestion; drooping eyelid; watery, teary eye

The institute also identifies some types of headache that are signals of more serious disorders, and call for prompt medical care. These include:

- Sudden, severe headache
- Headache associated with convulsions
- Headache following a blow on the head
- Recurring headache in children
- Headache associated with fever
- Headache that interferes with normal life
- Headache associated with pain in the eye or ear
- Persistent headache in a person who was previously headache free

Blue Cross Blue Shield of Michigan members can call Blue HealthLine<sup>SM</sup> at 1-800-811-1764 to listen to the following audio tapes:

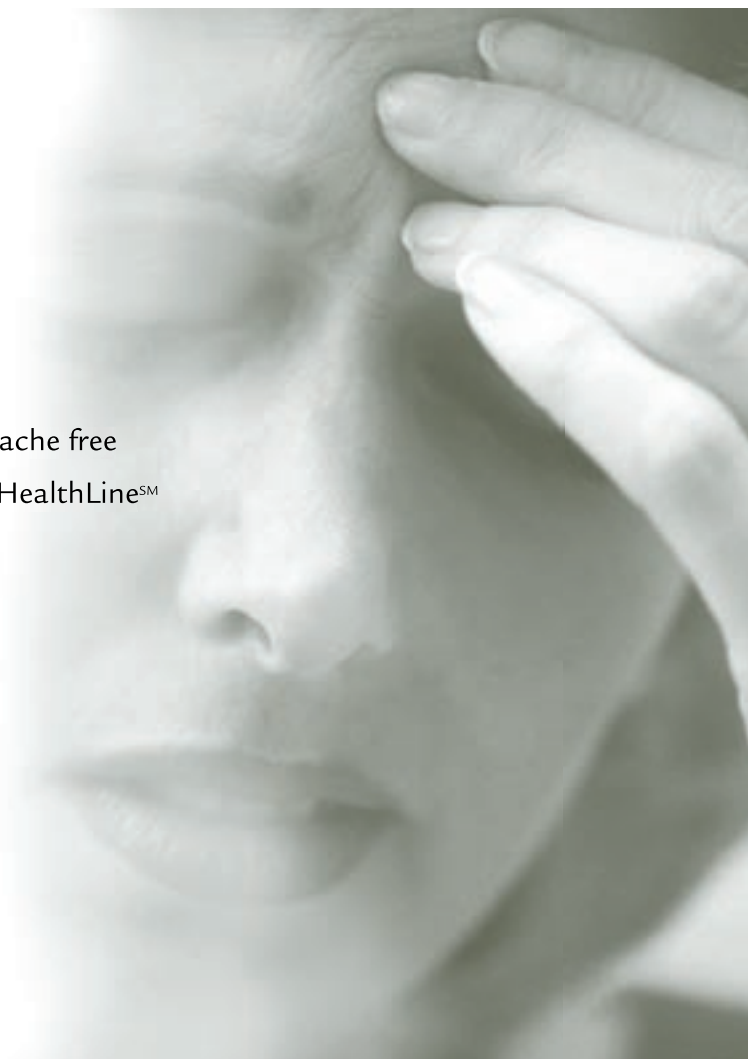
Cluster Headaches...4631

Migraine Headaches...4632

Sinus Headache...4633

Tension Headache...4634

Headache Prevention Quiz...6727



## Exercise safely this spring

The weather outside is getting nicer, so now is the perfect time to keep that New Year's resolution of getting in shape. Exercise is great for your heart, lungs, muscles, and even your brain. Regular exercise can lead to a longer and healthier life. Just remember to take a few precautions.

First, **consult your doctor** to make sure that you can start an exercise program. Your doctor can also advise you of the level of exercise for which you are best suited. Once you receive the green light, go for it.

But remember:

- Take it easy. Start slowly, especially if you've been sedentary for a while.
- Drink lots of water before, during and after exercising.
- Don't exercise on an empty stomach, or just after a big meal. Eat a light meal about an hour before you start.
- Start with about 15 minutes of warm-up exercises and stretching.
- End each exercise session with a 10-minute cool down.
- Wear comfortable clothing, especially non-slippery shoes.

- Don't exercise outside if it's too hot, humid or cold. In the summer, try to exercise before 10 a.m. and after 3 p.m. Don't forget your sunscreen.
- Stop exercising if you feel dizzy or have shortness of breath or chest pains. If this happens, seek medical advice immediately.

Exercise is supposed to make you feel good, so do something you like to do, such as bicycling, swimming or dancing. And exercise with friends. Aside from just being more fun, the company is great for support and encouragement. Above all, enjoy yourself.

Blue HealthLine can provide you with more tips on exercise. Just call 1-800-811-1764 to listen to a topic that you may find useful. Follow the prompts and enter one of the following topic codes:

Exercise Makes Your Heart Stronger...6132

Exercise and Weight Control...7429

Dangers of Poor Fitness...7420

Tips for Exercising Safely...7466

Warm-up and Cool-down...7470

### For BCN members only

## BCN now covers select over-the-counter drugs for members

Heartburn and allergy sufferers have reason to smile. Blue Care Network now covers the new over-the-counter Prilosec OTC™, used to treat heartburn, and over-the-counter loratadine (Claritin®, Alavert® and others), the popular nonsedating antihistamine. If you have a prescription for these drugs, you will only have to pay the lowest copayment.

These drugs are covered like any other prescription — just take the prescription to a network pharmacy to be filled or pick up the filled prescription after your physician phones it in.

You can benefit with a prescription for these over-the-counter drugs by receiving a larger quantity than you would with the more expensive prescription counterparts such as Prevacid® or Allegra®. For example, with Prilosec OTC, members receive up to a 42-day supply at their

retail pharmacy, and with over-the-counter loratadine, up to a 48-day supply. The benefit for the more expensive drugs is only a 34-day supply.

### Web site is your connection to BCN

Next time you're surfing the 'Net, check out BCN's Web site at [www.bcbsm.com/bcn](http://www.bcbsm.com/bcn) to see what's available.

There's the Member Self-Service section, which allows you to order ID cards, update your personal information, view your eligibility and benefits, change your Primary Care Physician, and more.

There's also a listing of BCN health programs that can help you stay healthy and get well, information about pharmacy services, listings of BCN's Family Health Centers and participating laboratories, and information about our disease management programs.

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State of Michigan Employees

Blue Cross Blue Shield of Michigan

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### *How to reach us*

For benefit information or claim inquiries,  
call or write the BCBSM State of Michigan  
Customer Service Center.

### *To call*

1-800-843-4876

Our customer service representatives are  
available from 8:30 a.m. to 4:45 p.m.  
Monday through Friday excluding holidays.

### *To write*

Please send all correspondence to:  
State of Michigan Customer Service Center  
Blue Cross Blue Shield of Michigan  
P.O. Box 80380  
Lansing, MI 48908-0380



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